

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK  
ALBANY DIVISION**

In re:

George A Spadaro

Debtor(s)

Case No. 12-11340

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Andrea E. Celli, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/18/2012.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/21/2012.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$200.00
Less amount refunded to debtor	\$184.00

**NET RECEIPTS:** **\$16.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$16.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$16.00**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	319.00	NA	95.59	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	NA	306.65	0.00	0.00
AT & T C/O JAMES GRUDUS ESQ	Unsecured	NA	NA	293.76	0.00	0.00
AT & T C/O JAMES GRUDUS ESQ	Unsecured	NA	NA	147.18	0.00	0.00
BANK OF AMERICA NA	Secured	3,700.00	NA	5,863.47	0.00	0.00
CAVALRY PORTFOLIO SERVICES LLC	Unsecured	510.00	NA	513.90	0.00	0.00
FORSTER & GARBUS	Unsecured	3,618.00	NA	NA	0.00	0.00
JAMES KLEINBAUM, ESQ.	Unsecured	825.00	NA	1,158.61	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	NA	NA	200.58	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	348.00	NA	348.47	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	159.00	NA	159.88	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	3,717.00	NA	NA	0.00	0.00
NYS DEPT OF TAX & FIN	Priority	396.71	NA	NA	0.00	0.00
NYS DEPT OF TAX & FIN	Priority	1,096.55	NA	NA	0.00	0.00
OVERTON RUSSELL & DOERR	Unsecured	410.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,584.00	NA	7,664.64	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	NA	11,345.51	0.00	0.00
RENSSELAER COUNTY	Secured	33,000.00	NA	33,176.78	0.00	0.00
ROE,TAROFF,TAITZ	Unsecured	5,980.00	NA	NA	0.00	0.00
TCAR COLLECTIONS SERV	Unsecured	381.00	NA	NA	0.00	0.00
UNITED STATES TREASURY	Unsecured	NA	NA	8,332.81	0.00	0.00
UNITED STATES TREASURY	Priority	32,850.00	NA	24,569.78	0.00	0.00
WESTCOASTADJ	Unsecured	92.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,863.47	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$33,176.78	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$39,040.25</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$24,569.78	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$24,569.78</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$30,567.58</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration	<u>\$16.00</u>		
Disbursements to Creditors	<u>\$0.00</u>		
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$16.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/17/2013

By: /s/ Andrea E. Celli

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.